

**EXHIBIT A**

**GARNISHMENTS ARE COSTLY!**

BECAUSE THE PROCESS SERVER, THE GARNIShee AND THE COURT MUST BE PAID FOR THE SERVICE THEY RENDER AND ALL SUCH COSTS MAY BE CHARGED TO THE DEBTOR BY THE COURT, IF A JUDGEMENT IS ENTERED. HOWEVER, A CREDITOR SELDOM RESORTS TO GARNISHMENT IF THE DEBTOR ACTS IN GOOD FAITH. AT THIS TIME, THERE HAS BEEN NO CIVIL ACTION FILED OR JUDGEMENT OBTAINED. THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ALL INFORMATION OBTAINED WILL BE USED FOR THIS PURPOSE.

CASE NUMBER

007132951

Kathy M. Roland  
1785 Kirkland Road  
Cottonwood, Al 36320-3503



Date

OCTOBER 27, 2004

Unit

Manager Mr. Robinson

YOUR DELINQUENT ACCOUNT WITH

U.A.B MEDICAL WEST  
and other accounts

AMOUNT DUE

\$ 629.61

TO BE SURE OF PROPER CREDIT AND TO STOP FURTHER PROCEDURES, RETURN THIS NOTICE WITH PAYMENT IN FULL TO FRANKLIN COLLECTION SERVICE, INC.